

Enduris 10 Bonus Fixed Indexed Annuity™ (FIA)





Accelerate Growth Potential
with a Premium Bonus



Special Introductory Rate

**16%* Premium Bonus to
Help Jump Start Growth**

**Enhanced Participation
Rate (EPAR) Indexed
Interest Options**

-  **No fee Premium Bonus provides** a bonus equal to 16%* of the Accumulation Value upon issuance of the annuity, subject to a 10-Year vesting schedule. Your bonus value will remain at 16% of your Accumulation Value until vested.
-  **Bonus value fully vests** at the end of the 10-Year vesting period or upon nursing home confinement, terminal illness or death
-  **Death Benefit is the** base Accumulation Value plus the fully vested Bonus Accumulation Value (Any positive MVA will be added to the benefit)
-  **6 S&P 500® Index interest Options,** including 2 EPAR options

For Financial Professional Use Only. Not For Use With Public.

*The premium bonus percentage is referred to as the Bonus Interest Percentage in the policy rider. The percentage rate is subject to change at any time prior to policy issue in the discretion of Revol One Financial. The rate declared in the contract will not change. Please contact Revol One Financial for the most up to date terms, conditions and rates.

Revol One Financial™ is the marketing name for Revol One Insurance Company. Revol One Insurance Company is responsible for its own financial and contractual obligations. Revol One Insurance Company is not authorized to conduct business in the state of New York.

Not FDIC/NCUA Insured • May Lose Value • Not Bank/CU Guaranteed • Not a Deposit • Not Insured by Any Federal Government Agency

ENDB(2)-MKTG-0624Rev10.1.24

The Impact of a Premium Bonus

The 16%* Premium Bonus is established at purchase, subject to a vesting schedule, and this bonus continues to grow along with your Accumulation Value until vested.

Here's how it works

1 At the start of your contract, a Bonus Accumulation Value equal to 16%* of your initial premium is provided along with your Accumulation Value. This bonus is subject to a 10-Year vesting schedule.

2 During the surrender charge period, your contract will have two separate accumulation values: the base Accumulation Value and the Bonus Accumulation Value.

◆ Base Accumulation Value

This value reflects your premium plus any interest crediting based on your allocation choices, less any deductions for partial withdrawals and charges, if any.

◆ Bonus Accumulation Value

This value starts at 16%* of your initial premium and grows proportionately with your base Accumulation Value. If you withdraw part of your base Accumulation Value, the Bonus Accumulation Value will decrease by the same proportion and the reduction in the vested portion of the Bonus Accumulation Value will be paid. Until the bonus is fully vested, the Bonus Accumulation Value will stay at 16% of your base Accumulation Value.

3 Your premium bonus becomes fully vested over 10 years, with a percentage vesting each year after the first. At the end of 10 years, the entire bonus value is added to your base Accumulation Value.

◆ **If you become terminally ill, are confined to a nursing home or die, your bonus will be 100% vested.**

Enduris 10 Bonus Vesting Schedule

Beginning of Policy Year	1	2	3	4	5	6	7	8	9	10	11
Vesting %	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

*The premium bonus rate is referred to as the Bonus Interest Percentage in the policy rider. The percentage rate is subject to change at any time prior to policy issue in the discretion of Revol One Financial. The rate declared in the contract will not change. Please contact Revol One Financial for the most up to date terms, conditions and rates.

Enhanced Participation Rate

The Enhanced Participation Rate (EPAR) Indexed Interest Options provide an opportunity for your clients to capture a greater percentage of growth if the S&P 500® Index performs strongly during the option term.

Here's how it works

With an EPAR strategy, there are two participation rates:

- The Initial Participation Rate applies to index growth up to a designated rate (called the Index Term Change Percentage)
- The Enhanced Participation Rate applies to any index growth above the Index Term Change Percentage

Example*

If the index increases by 20% in this strategy term, the Index Term Change Percentage is 10%, the initial Participation Rate is 20%, and the Enhanced Participation Rate is 100%, the EPAR interest crediting percentage will be 12%.

$$\left[\begin{array}{c} 20\% \\ \text{PAR} \end{array} \right] \times \begin{array}{c} 10\% \\ \text{INITIAL GAINS} \end{array} + \left[\begin{array}{c} 100\% \\ \text{PAR} \end{array} \right] \times \begin{array}{c} 10\% \\ \text{ADDITIONAL GAINS} \end{array} = 12\%$$

*This example is hypothetical and for illustrative purposes only. It does not reflect the outcome of any actual person. Individual results may vary.

EPAR Indexed Options Perform Better When the Underlying Index Experiences Higher Returns

Enduris 10 Bonus FIA Product Highlights

Product Differentiators

- **Premium Bonus***
- **Enhanced Participation (EPAR) Rate crediting opportunity**
- **Easy to understand: all Indexed Interest Options use the S&P 500® Index**

Issue Ages	18-80
Maximum Annuitization Age	100 years
Minimum Premium	\$10,000 for Qualified and Non-Qualified Contracts
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)
Fixed Account	Yes. Minimum credited rate of 1% annually
Indexed Interest Options	<ul style="list-style-type: none"> • S&P 500® 1 Year Point-to-Point with PAR Rate • S&P 500® 2 Year Point-to-Point with PAR Rate • S&P 500® 1 Year Point-to-Point with Enhanced PAR Rate (EPAR) • S&P 500® 2 Year Point-to-Point with Enhanced PAR Rate (EPAR) • S&P 500® 1 Year Point-to-Point with CAP Rate • S&P 500® 2 Year Point-to-Point with CAP Rate
Death Benefit	<p>The Base Accumulation Value plus the fully vested Bonus Accumulation Value plus any positive MVA, or the Guaranteed Minimum Cash Surrender Value (if greater)</p> <ul style="list-style-type: none"> • Surrender Charges do not apply to the death benefits paid. The Death Benefit will not be reduced by any negative MVA. Any positive MVA will be added to the Death Benefit.
Additional Available Benefits ⁽¹⁾	<p>Nursing Home Rider, Terminal Illness Rider</p> <p>Note: Should you require nursing home care or become terminally ill, the Bonus Accumulation Value becomes 100% fully vested.</p>
Free Partial Surrenders ⁽²⁾	<p>10% of the Account Value may be withdrawn each contract year, after the first contract year, without incurring Surrender Charges or MVA. Free partial withdrawals are taken from the Base Accumulation Value and will reduce the bonus level to equal 16%* of the new, lower Base Accumulation Value.</p>
Required Minimum Distribution (RMDs)	RMDs can be taken without incurring a Surrender Charge
Surrender Charges	<p>10-year surrender charge period: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%</p> <ul style="list-style-type: none"> • State variations may apply
Market Value Adjustment (MVA)	Yes

*The premium bonus percentage is referred to as the Bonus Interest Percentage in the policy rider. The percentage rate is subject to change at any time prior to policy issue in the discretion of Revol One Financial. The rate declared in the contract will not change. Please contact Revol One Financial for the most up to date terms, conditions and rates.

(1)The terminal illness and nursing home confinement benefits, and the Terminal Illness and Nursing Home Riders, are NOT long term care insurance or a substitute for such coverage. These benefits may not be available in all states. Please contact Revol One Financial for more information, including requirements for the Nursing Home and Terminal illness Riders.

(2)The Free Partial Surrender Amount is equal to the Free Partial Surrender Percentage times the Accumulation Value at the beginning of the Contract Year, less any prior partial surrenders (including any associated surrender charges and MVA) made during the Contract Year. Prior partial surrenders include any IRS required minimum distributions and are free of surrender charges. If you withdraw an amount more than this Free Partial Surrender Amount, you may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken before age 59½.

Important Information

Guarantees are subject to the financial strength and claims-paying ability of Revol One Insurance Company and subject to the terms and conditions of the product. Surrender and withdrawal charges may apply. Withdrawals and surrenders are subject to federal and state income tax and may be subject to an IRS penalty if taken prior to age 59 1/2.

This material is intended to provide educational information regarding the features and mechanics of the product. The contract associated with the product will contain the actual terms, definitions, limitations and exclusions that apply. This material should not be considered, and does not constitute, investment, legal or tax advice or recommendations. Revol One Insurance Company is not acting in any fiduciary capacity with respect to any annuity contract.

Enduris 10 Bonus FIA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. Enduris 10 Bonus FIA is available in most states with Contract number ICC23-RO-FIA and rider form numbers ICC24-RO-BAV, ICC23-RO-NHWR, ICC23-RO-TIWR and other related forms. Products and features are subject to state variations and availability. Read the contract for complete details.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Revol One Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Revol One Insurance Company. Revol One Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Indices are not available for direct investment.